

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

Hearing Date: December 11, 2014
Hearing Time: 9:30 a.m.
Hearing Place: Central Islip

GEETA SHUKLA

Case No.: 14-74304
Chapter: 13

Debtors.

STATEMENT IN OPPOSITION TO
CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN

PLEASE TAKE NOTICE, that HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR THE HOLDERS OF THE NOMURA HOME EQUITY LOAN, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-FM1 by its attorneys, Davidson Fink LLP, Scott A. Sydelnik, Esq. alleges as follows:

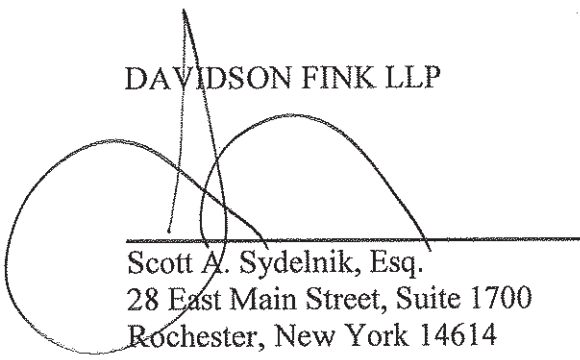
1. This affirmation is submitted for purposes of objecting to confirmation of the Debtor(s) proposed Chapter 13 Plan.
2. HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR THE HOLDERS OF THE NOMURA HOME EQUITY LOAN, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-FM1 holds a first mortgage encumbering the debtor's property located at 44 Sunset Rd., Albertson, New York 11507, which property is owned by the Debtor. Copies of the note, mortgage and assignment are attached hereto as Exhibit "A" "B" and "C" respectively.
3. The current principal balance on the above-referenced property is \$480,444.43.
4. On or about September 18, 2014, the debtor filed Chapter 13 under the United States Bankruptcy Code for the Eastern District of New York.
5. The Debtor's proposed plan does not state an arrears amount. Based upon the Proof of Claim filed October 28, 2014, HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR THE HOLDERS OF THE NOMURA HOME

EQUITY LOAN, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-FM1 has determined arrears in the amount of \$265,513.82. A copy of said Proof of Claim is attached hereto as Exhibit "D".

6. By virtue of the foregoing, HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR THE HOLDERS OF THE NOMURA HOME EQUITY LOAN, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-FM1 hereby objects to the Debtors' proposed Chapter 13 plan; and respectfully requests this Court deny confirmation.

Dated: 11/3/14

DAVIDSON FINK LLP



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